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Judge tells heir to millions＇you were weak and foolish＇
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cusions within the church
Cardinal Basil Hume．Arch－ Cardinal Basil Hume，Arch－
hishop of Westminser，has
declined to attack the

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## Warsaw Pact meeting



Ministers condemn Labour stance




## Hypnotherapist guilty




## Catholics agree to contraception advertisements

| Japanese economy <br> slows down <br> Prospects for a recovery in worid economic growth have dimmed．If the slower pace is dimmed．If the slower pace is Goverament＇s hopes for a faster British rate of growth next year conld be threatened （Rodney Lord writes）． <br> Japan yesterday announced that its economy had grown by only 0.6 per cent during the third quarter．Growh for he the official 4 per cent forecast This comes after a poor thind quarter in West Ger－ many and a poor year so far in the United States． Out of steam，page 21 | Small buyers benefit <br> most in gas sell－off <br> Small investors have re－ ceived priority treatment in the British Gas flataion plicants who sought up to 400 shares will receive their full the Secretary of State for Energy，said last night． This will mean that more than 2 million small investors in Briain will obtain all the shares they applied for．＂But he added that there would be scaling down for karger applications，with some peo－ ple receiving less than 10 per cent of what they sought． The issue was four times <br> subscribed．Detaits of the during the wile bend． <br> According 10 Mr Walker about 4.5 million applications Were received，more than lion but less than the 6 million hoped for <br> ＂More than halfa milion o hese have been in join names，meaning that 5 milion people wim become share <br> Trading in Gas shares starts on Monday，but shareholders wilt Dot receive allocation ＂FIndt tradiag＂，page 21 |
| :---: | :---: |







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Speaking at the opening of
he EES sam mit in London．
Hs Thatcher said thene wore







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## m－dth

NEWS SUMMARY Little hope for Siamese twins
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GLC payment legal






## Unit studies Sizewell report

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Disquiet as firm loses out on $£ 220 \mathrm{~m}$
By Martin Fletcher
Political Reporter The Government yesterday awarded two companies a
oint $f 220$ million conuract io bantefield ammunition ract rans-
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describe the affair as a
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The
Minisry of Defen Nuw British subsidiary of the
American company Packar,
which is currenuly bidding for Leyland Trucks.
The company at the ceotre
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istry not to make a fiss istry not to make a fuss
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a press conterence yesterday a press conference yesterday,
Lord Treforne Minister of
State for defence Procure-
ment ruled out an indepeoment ruled out an ind tepeo-
dent inquiry but said thal the
ministy had agered to an
examination of alleged patent Cinfingmencs,
General Sir Richard Vin-
cent, who heads the rinistry's procurement operaions, de-
oied thal
Boughons had been pressurised into disassociating
itself from a BBC Panorama
programme lass Jul wivith
wras ritical of the ministry. Area finals for crossword championship By Our Crossword Editor
Next years, Collins DicChampionship will again bave
six regional fifass before the
nationt final. but this time
the West of Eogland centre national final. but bis time
the West of Eogland centre
will be Bath instan of Bistoi,
and the Lexds final will pre-
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cede the Glasgow tinal.
The pualifying purze for
the 1987 Championthip will be pubished on Thursday.
Jantary 15 and the climi-
nator purae. assuming it is
necessary,
Thursday, February 19.
The regional finals will be:
eeds Oueens Hotel capacity
 day, March 155 : Birminghan
Gramd Hotel (ison. Sunday
April 26: Bath Ladhro
 day, June 7. Park Lane Hotel
(300).
The national final will be at $\frac{\text { Engineer dies }}{\substack{\text { he Park Lane Hmel, } \\ \text { on Sunday, Spptember } 6 .}}$ An investigation was under-
way yesteray into the death
fMr $J$ Jhn Tisley aged 56 and of Mr John Tisley, aged S6, and
engineering conruactor of Ard-
inton Rod. Northanpon,
who was found at the botomm Rolls Royce factory in Derby.


FORCED DISPOSAL HIGHLY IMPORTANT PUBLIC AUCTION PERSIAN CARPETS RUGS AND RUNNERS

H.M. CUSTOMS \& EXCISE
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available and which nwin not
cause his furly pressuruen.
Mr Pennone said he knew
hian at inmes he pressurres ond
the Salker family which had been enormous becasese of the
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mounting legal costs.
 Authority to foot the bill bur-
without sucoess infuriated me
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hroughout is what Johr throughout is that John
Stalker has been penalized for
beine innocent," Mr Pennone
added PAl a joint mesting of the
Police Authority's sinance and policy and personnel commait-
tee yesternay members de-
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acion be taken over
 ley Bailey, Northumbria Chief
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The outpoken Mr An-
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Shat the committee wai ob-
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 andary heads back out of deal

The Secondary Heads agreed because shenols canno
Association yesterday refused be rus praperly withour it" tssor ratify the apreemeot on the Mr Snape waris these pro-
pay and conditions of teachers moted posts to cary addi

## Freed pair deny spy charges charges

 Two Britons imprisooed forroore than five years in Zim-
babwe oo spying charges returned hoore yesterday main-
taining their ienceanoe and
said: 11 is great to be free at sid
 Harare under emengency pow-
ers on December 31. 985 and
hrought to to trial for allcedidy Spying for South Africa and
illegally possessing arms and
The men. both former The men both forme
members of the country's
Central Intlligence Organiva
 Ag spied for Precoria
Asked why be thought they
had been anteste Mr Harleunry said. Masically, after
independence thero wer 100
nany whites around The Foreien Oifice in'
ronden said last ingt their
release would remove a longstanding consular problem
beatween Britain and Ziin
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Bar puts computers in dock


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## CUMAATB

## Oxford set involved in one party too many


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hing cope with my emotions? thing cope with my emotions?
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Johnston to spenicid $\ddagger 2,000$ Johnsion to spend $£ 2,000$
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## 'Bed was

 playpen' London was 10id yesterday.
Mrs Snowall aged 46. who
claims unfair dismissal as a llaims unfair dismissal as a Ormer employers Garduer
Merchani, often used wo tall
about her men friends and sex about her men collengue, it was
claimed
Llats Mrs Snowball, of Harmons
Meast Gristead, West Sussex, alleges she was sex district manager. Mr Bruce earing Mr Andrev Popplewell., for Mr Knight Fartey, who used io work to conversations.
 o her bed as the playpen?
he asked Yhe had
hes ane ngly said one morning she had bought a new paypen.
Miss Frarley said Mrs
ball ofien taiked about ber main fiends and was no
ment ahe
neticent ahout having

## Solicitor plotted home arson

 bing country mansion so tal neneyld was jailed for two and half years yesterday Erian Wordily. aged 50 . who gave up a solicitor's practice in Wolver
hampion to rua two equally successful engineering commWanies. wept in Cown Court as his
amateurish attempt at crime
had led to disgrace and the The courn was. told that he removed paininges antitigue
furniurur and other valuables from Wheaton Astion New Hall in Slafordsaire befort
calling in
unknown arsonist building which he victorian
bo building. which he could not
sell. Mr Anthony Rarker, OC
for Wordey, said that when he
insurance company for the
parly gutued house he spen
meorey on rebuilding tit parly gutted house he spen Mr Anhony Smith, for the was riapped by a falling beam during the baze and lay in th luming building unil col ${ }^{42}{ }^{\mathrm{W}}$
Worrdey's wift Julina, aged

Pirffolio - ColdChance of a family Christmas Antis bixsion of


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ndiratinings po Mr Justio
 compurer an wame wuntil a
earing of the dispute.
hief was susspended fion Chief Inspector Tony Fur zeland aged 48, sationed a
Plymouth is 10 be chargei

ONDO NS BURNING ANEW FILM BY JACK ROSENTHAL SUNDAY AT 9.00PM
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Drug film model
gets jail term
 possessing and supplying druse, hour after being in
heroining Crown Court was jectied. Mr March was found
Oxford 21. had paid for the Mravs Mre Mr Nigel Rumfitt, for Grif
which killed Simon March, fiths, sid findige her boy her Lym Guilford, aged 21, of astating experience"." He charion is the star of a roupe







Tommy in tune for bird show



Cumbria, who measure dmitred. rink charge
hith driving with excess al
ohol in his bood, after his
ivate car was in collision ivate car was in collisio with a nother cas
last Thursday.

## 'Jaffe juice' doctor is guilty of misconduct but keeps his practice


leged that five years of drug suily after a 90 -minute det
treament ruined his business
theration.






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suress.
By th By the end of his association
hew was allegedy living on the
breadine and feling guicial
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uidation.
He took on Dr Jaffe's own
accounamt and alleedly lost
all control
enan
The cuse of the rronble was
said to be the drug concoction will which he was injected $u p$
0 five imes a week, consist ng primarily of Briatoh a
barrbiturate manufactured for
sis as an anesesthetic Dr Jaffe administered before

Mr Waterson, who used to
drive a Rolls R R yce, is defending a High Court case brought
by Barclys Bank for the atter he was admonished by cirls profersional Moal condurt
and General Medical Comeit comminoe found Dr Jafte Science report
Black snow 'worse than acid rain'

## yohn Newel

| By John Newell |  |  |
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| later melis, the con- | $n$ analysin |  |
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| with another discovery, |  |  |
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| tent tand dis coloration often | they | tie's, Sourh Kensingion. |
| in such snow frequent | emerge first when the ice | A seasonal note was struck |
| iginated from easterin | melts. But the strength of the effect was mexpected. |  |
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## Sale room <br> Hard cash

for rare soft toys
Bale Roomal Corresponan High prices were achieved way illustrations for The April
Babyy
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Tunes at


Buy a slice of England for $£ 12$ this Christmas
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Crisis for physics lessons in schools

Bill aims
for safer sports grounds By Peter Erans
Home Affairs
Corespandent New powers to ensure safery in spors grounds after the
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are proposed din a govenment are proposed in a governn
Bill published yesterday. Local authorities will be
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 Judges ponder CS gas plea Judgement was reserved in
the High Court yesterday over
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## PARLIAMENT

MPs trade accusations over councils

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Guerrillas shoot 13



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MORLE SUMMARY Six die in Delhi temple battles








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> Propaganda coup for Kremlin Concession on Salt enhances Gorbachov's peace image

Republicans press President to speed up arms inquiry

Vietnam veteran kills 27 in Bogotá



## Freed Zapu chief remains defiant



Soviet students to get more state aid


## Reagan snared by Watergate factor


Iran says it paid \$30m in US-approved deal
 to quell unrest over Brazil＇s austerity policy

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Astiz faces ruling on kidnapping

## Israelis kill Palestinian boy in West Bank refugee camp








 The iroserution charges



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| killed a 14 yearar－old boy in the | the local hospinal elelephoned <br> to say that he had been | were responsible for all the |  |
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| bur liey ran away． | en the two students died |  |  |
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## Witch doctors summoned to help exor






Spain and US fead over bases Madrid
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## Whitehall loses its

 handover expertyears in detention ，mix naw

 Society．the detainee．Mr
Multhar．Was antested in 1970
by the Karachi police．The
court has asked the Advocate
General to ascerrain the facts Chalker in Uganda
 arrived in Uganda yesterday
for a twoday visit her second to the country this year．
Mors Chalker is experted to
told talks wish Prosident Museveni and other officials
on future British assistance to
Uganda
Prisoner wins a bonus

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 and a special body should be
set upp ini investigate and
pertaps proseccute them．The
commision has given the
Covermment a secret list of the Tap thefts Moscow（Rewter）－Theft of
state propery isso widespred
in the Soviet Union then ，mionsimine
 Tough laws



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## Rawalpindi or bust－by bus



SOTS $\frac{\text { Legend has it that a life was lost }}{\text { building each of the } 480 \text { miles }}$ which joins Pakistan to China．Peter Brown took the long day＇s journey into a nightmare





Costs to Costas TRAVEL NEWS beria．Spain＇s national air
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 Back to the futore Sealink has lounched some
low－price incentives for pars sengers on its shon－－sea peory
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passenger．will range between passenger．will range betw
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Information 0304206090. －Czechoslovakia is making British shiers this wimter with
the lamnch of a tow－cost pack－

 Information on 01－629．6058 Travel in a strange land A tour combining Nork and
South Yemen．priced at 1,450 for two weeks will be based Recent Holitay s，which
beciaizes in holidays th specializes in holidays to up
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## HOLIDAYS \＆VILLAS

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DRINK

## Classy claret on the corner








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saltiog it away in their cellars but well worth it with in
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 The company also russ a $\begin{aligned} & \text { Chassagne-Montracher is also } \\ & \text { a real sunp and delicious writ } \\ & \text { iurkey. Considerably cheaper }\end{aligned}$
small public house business.









IN THE GARDEN


## Winter dreams





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## LONDON <br> SUN7thDEC

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## Saint and

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## Classical pick of the year






Stephen Pettitt




## BRIDGE

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War of attrition


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Kasparov. Sasparove.
Intern Karpov and
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world, in Moschew, around the
Baguio and Merano, Karpov scormed 15
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final muth in

## final match in 1981. Their battes 000 .

## 

 prossic, Korchnoi was grad- ing difficulty in the defencenc of
cally worn down in a war of
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Whine: Korehnoi; Black

## Kaning's Indian Atack, TiI Burg November 1986

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## Leading the Festival dance

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 Fostival Hall．Mon，7．30pm．
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Com

OBITUARY
SIR EDWARD YOUDE
Quiet mastery in Chinese dealings

| Sin Edward Youde, GCMG, GCVO. MBE, Gover <br> Hong Kong and formerly <br> Ambassador to China, died on <br> December 4. He was 62. <br> Trained to be a "China <br> hand ${ }^{n}$, he had the good for- <br> tune-by no means predicrabie in the British Diplomatic Ser- <br> vice - to be allowed to spend a <br> large part of his working life in the area of the world of which <br> he had specialist knowledge, <br> and never to be seml to places of which he was totally <br> ignoramL <br> Fis two most important postings complemented each other well. since the experrPeking embassy during a time of crisis and change helped him, as Governor of hong Kong to play' a most helpful part in the regotiations with fuina over that colony's <br> Though he had none of the panache sometimes associated Yith proconsular figures, ive as goverror than be had been as ambassador, his wisdom and quet authority comshowmanship. <br> Edward Youde wrs bom on <br> June 19, 1924, at Penarth, Glamonean. His father was company secretary of a joinery firm. He was edricated at the penarin comaty secondary captain, and where he was a keen rugby player. <br> He then went, briefly, to the School of Oriental Stadies, London University, but hedrd not finish the course, choosing to serve with the RNVR during the final years of the whr. <br> He entered the Diplomatic Serrice in 1947 and attached to the China department before going to Nanling. and then to Peking in 1950 . While serving as third secretary at Nanking in 1949, he bicycted for four days along the Yangtse, crossing the Commanist lines, in an atpassage for HMS Amethyst and her surviving crew. The and resourcefalness were admired, not least by the Chines. <br> served 1951 to 1953 he but in the latter year returned to Peking with the rank of second secretary, His next ington, where he remained for four years, before he was sent back to Peking, this time as first secretary. <br> Two years later he was again secretary ingo Ofice, as first partment In 1965 he was head of chancery of the UK Mission to the UN in New York. On his return to Britain | in 1969 he became private secretary (overseas affairs) to the then Prime Minister, Mr Harold Wison. It was at this time that he had his first intimations of heart illness. He spent a year in 1970 at the Imperial Defence College. berore moving to the later, as under sectetary reincluding Hong Kong. <br> In 1974 he was appointed ambessador to China, following Sir John Addis, who had been the first fully-fledged 1949. He was thus plunged into one of the most puzaing nese politics since the high tide of the Caltural Revolution in 1967. The "Gang of Four" was at the height of its activities, attrempting to overthrow Deng Xiaoping and into senility. <br> Relations with China's newwon friends in the West had to be nurtured, despite what appeared to be a lef-radical mood among the culers. course which kept Sino-British relations on as even a keel as possihle <br> After the death of Mao in 1976, and the overthrow of the "Gang of Four", relations became almost cordial, and in good prospects for trade and investment, of which Youde was acutely aware, and which ty. <br> He left the embassy in 1978 and returned to the $F C O$, clerk. This gave him responsibility for the administration of the Diplomatic Service world. wide, and for its fimancial dispositions - experience which was to prove valuable in his next and final task. <br> ln May 1982 be was appomted Covernor of Hong (now Lord) Maclehose, who was generally regarded as a daunting man to follow. In lany case, Youde faced immense difficulties. Two | montbs after his arrival. Pc- king announced its proposals for the reversion of Hong Kong to Chinese sovereignty in 1997, the expiry date for the 99 -year lease of the New trritonies. <br> His position was complicaled by the fact that the Chinese in agreeing to talks, made it governor as no more than another spokesman of the British government and refused to accept him as a representative of the people of Hong Kong. All the same, they agreed to his presence at the produced the joint dectaration on the territory's future. <br> Despite the seemingly liberas provisions of the agree Hong Kong to retain a capiralist economy and the British legal system for 50 years. and scepticism among the population. 10 which youde's calm termperament, andour. was the best possible antidote. <br> His government had the task of drawing up a framework for representarive gov Kong special admimistrative region. This incurred the resentment of the Chinese government, which did not want Hong Kong to be democratized in advance of the hand-over. but would not say so openly. A degree of tension resulted in 1985. which it was hoped would be resolved during a general progress in 1987. <br> The governor had to deal wiun many prohiems concerming the development of local expatriate civil servants and pensions, and the nationality of racial minorities. On the of racial minorities. On the whole, these contentious matters were handled with conspicuous humanity and common sense. <br> One of his last major dulies was to welcome the Queen and Prince Philip when they visited the colony in October. <br> Youde had an exceptional command of Mandann nese and of witten Chinese. but he did not, when appointCantonese, which is spoken there. Topether with his wife. lessons in it, however, and by the time of his death had proficiency.. ${ }^{2}$ constderable <br> The Chinese name for him was Yau Tak, a phooetic version of his surname which means "abundant vistue." it was said to have been cooferred upon him by Deng Xiaoping as early as 1948 . His wife Pamela Fith, whom he married in 1951 , survives him with their two daughters. |
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MR H. de CRONIN HASTINGS


| SIR RICHARD CAVE |  |  |
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| Sir Richard Cave. MC, ip dustrialist died yesterday. He was 66. | tire company. and he remained in this post until he became chairman in 1973. | In 1983 he was probahly offered the chairmanship of |
| Richard Guy Cave was born | ave was an exceilent man- | ritish Railways Board in |
| March 16, 1920. He was |  | di |
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## Mrd and hbe har ar St






Mr A.W. Thompson

son of Northwich, and Iona,
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YOUDE nese dealings

BIRTHS，MARRIAGES DEATHS


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To Place Your
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## Privelc Adverisers 014141 4000

Birhh，Marriage and Death Notices $\qquad$ 0148140001.




## Paris tones down its school Bill

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| total of 70 students and 121 experience of those of 1968. policemen were reported in- Student assemblies were be- |  |
| jured in the ensuing clashes, |  |
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## Letter from Dhaka Re-strains of the rickshaw puller



Wiliam Hickey. the gos- $\begin{aligned} & \text { hover outside favoured pick- }\end{aligned}$



 that they were not in genuine graphed in hem -both the
pain butr wrer singing Ho. Pope and Mr Jimmy Carter
we have a Gar one here Whai
Pare recem exemplars






 cycle part of the conveyance.
He is ussally clad in a
perforated vest with a nope-
 caif muscles k kot with effort
Perspination stands cut on his
dark brown skin. ${ }^{\text {and }} \mathrm{Ho}$. you
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ably the commonest and
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& \text { hiscomments }
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## THE TIMES INFORMATION SERVICE



The Times Crossword Pazzale No 17,222


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Wheshpool, Powys
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ACCOUNT DAYS: Dealings began on November 24ied bealinge numbed yesterhares in issue for the stock quaned) on two previous busiess das

## \section*{-} <br> 1 min <br> 





## Stars with go in show and business



## Going up, Down Under

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| "Would you invest in Australia? Australia would be the last place you'd wani io invest. <br> So said John Elliott, head of the Elders-IXL conglomerate and arguably one of the mosi astute Austrafians when it comes $t 0$ investing. |  |
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| Bond have also been notably unpatriouc with their investments io recent years. |  |
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Some words for Sid


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BUSINESS EXPANSION SCHEME
The GreshamTrust Management Buy-Out BESFund
Gresham Trust pl.c., an established Business Expansion Scheme Fund Manage is now launching an approved investmentfund under the BES to concentrate in the fie

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The brokers listed below $h$ expressed their willingness to deal for new private clients.

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To find out more about the markel. please contact Mary-Ann Rogers al The Options Development Group, The Slock
Exchange. London EC2N IHP.

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[^0]regulations, simply endorses the way you probably already operate.

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underlying the Financial Services Act and when you, as anindependentfinancial adviser, recommend Eagle Star you can do so secure in the knowledge that our financial strength, quality of customer care and investment performance will satisfy your clients' needs.


## The drink driver's cover

| The Christmas spirit is about to be uncorked, and advertiseme reappearing for a controversial type of insurance, reports JOE IRVING <br> Drivers can get insurance to cover themselves for the cost are banned for raafic offences, including drunk driving. <br> There are group facilities for companies, but me main zarable to afford taxis, chauffeurdretting about until the licence is restored. Remember, for many self-employed mobility is essential. <br> Poticies cover disqualificatioo for traffic offences under an accumulation of 12 penaty points brings a driving ban. points for speeding to 10 for more senous offences, so a speeding offence. following other eodorsements. can result in disqualification. <br> But it is the drink connection that hrings widespread disapproval of this insurance. Because it mitigates whal to maoy offenders is the most senious effect of encouragement to drinking and driving. <br> The Royal Society for the Prevention of Accideots <br> 'Only one in 2,000 offenders caught' <br> (RoSPA) says: "lt is immoral The iocoovenieoce of losing the licence should not he be 00 way in whicb people who may kill or injure others any part of their punishment." <br> Don Steele, director of ACtion on Alcobol Abuse, said it was estimated that only one in 250 drink drivers was caught. one in 2,000. Insurance must be an added incentive to take that small nisk." <br> So far this year 104,000 motorists have lost their 1 icences, and Mr Steele says: "We are opposed to this type of insurance, but it is obvi- ously regarded by the companies offering it as a moneyspinner." |
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TARGET EUROPEAN SPECIAL SITUATIONS FUND

The Fund was created to enable investors to participate in the fast expanding European equil markets with the idenification of "Special Situations" as the guiding investment principle. We are delighted to be able to report that the net return to original investors, since la
on 19th April 1985 , has fully justified the optimism we then expressed.
 - 'Special Situations': The fund manager where exceptional circumstances sumgest
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However, we believe that for the remainder
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IAN RUSH. Brian Glanville on the uncrowned King of Juventus

How the experts got it all wrong UNTT TRUSTS




Residence test for tenant＇s successor

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## Special offers to keep the investors happy




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Top Executives． These Equitable pension plans beat all others．

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The Equitable Life

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Ian Edwards raises eyebrows


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South bank on club familiarity



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 Rumpus over Grand National celebrations


West Tip dusts off cobwebs on road back to Aintree


## C．LINGFIELD PARK Selections  Micharl Scellys selection 20 Bolands Cross





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Course specialists





FOOTBALL: DAY OF DECISION FOR FA CUP MINNOWS Telford likely to win
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## Hoad heads list of exam failures at PGA school




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## Ferguson＇s stars will be aiming to end famine


#### Abstract

  Hotspur at Old Trafford， potenuia classi．But should United fail tridelight he could  United have scoured just one goon in the six hours of footbani played sine Ferguson took nver a mmnth ago and this  at a sharecholdiers＇mewting for paying out hueg rewars for lack of success．The anoual  ing 2．2．5m．But David Pleat， ihe Tounham manage，be－ lieves that the criticism will lieves that the criticism will motivate United imy alt tempt to win for the firs time in their in their last five televised games． But most importantly they need to win over the suppport－ ers after just one victory in Ferguson＇s four games．and that not a particularly cherprising one by a single 华 Park Rangen apainst ouent


## Miller for Hibs



GOLF
Clark in driving seat again SUN CITY，South Africa
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## dearty of the playes，he said． 



## $\frac{\text { Rugarl Lague }}{\text { Wigan hit }}$ Bell joins the downhill elite <br> Bell joins the downhill elite with World Cup surprise

 by HanleyMcEvoy dealt a body blow
By Mitchell Platts Peter McEFoy
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$\overline{\text { Played top against }}$ best Americans

[^1]

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| demand <br> By Keith Macklin <br> Honley，the most gby leagae，yesterday y League world by | Martin Bell brought the victory in the bistory of World Cup skiing rantalisinqly closer He OK course bere at 99.13 kilomerres per hour yesterclay to seize sixth place in the second downbill race of the season． Belt＇s | was no way I would be in the ра <br> The cousse had suited him perfectly：＂My weakness is extra tipht turns，hut there eojoved the vast，swieping bends on changing terrain and the snow held up well．＂ |
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Council is stalled on grants By John Coodboty
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[^0]:    Even the professionals may find the 'alphabet soup' of the new financial services regulatory bodies a mite confusing.

    On top of that advisers must now wade through hundreds and hundreds of pages of legalistic prose which will affect the way they conduct their business.

    For all advisers Eagle Star has a simple message.

    The new Act, and its consequent

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